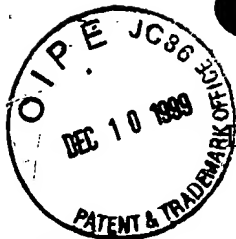


HB



DECLARATION AND POWER OF ATTORNEY

We hereby declare that:

Our respective residence, post office address and citizenship are as stated below next to our respective individual names.

We believe that we are the original, first and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled:

NET SCORING SYSTEM

A patent application was filed on October 8, 1999 as Application Serial No.09/414,701.

We hereby state that we have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

We acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56.

We hereby claim foreign/provisional priority benefits under Title 35, United States Code, § 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign/Provisional Application(s)			<u>Priority Claimed</u>
_____	_____	_____	_____
(Number)	(Country)	(Day/Month/Year Filed)	Yes/No
_____	_____	_____	_____
(Number)	(Country)	(Day/Month/Year Filed)	Yes/No

We hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) or PCT international application(s) designating the United States of America listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, § 112, we acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

(Application Serial No.) (Filing Date) (Status)
(patented, pending, abandoned)

(Application Serial No.) (Filing Date) (Status)
(patented, pending, abandoned)

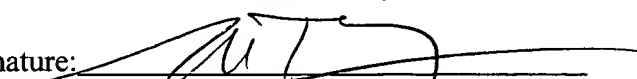
We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Power of Attorney: As the named inventors, we hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith with full power of substitution and revocation: Patrick J. Coyne, Reg. No. 31,821, David R. Yohannan, Reg. No. 37,480, Glenn T. Barrett, Reg. No. 38,705, Katharine I. Matthews, Reg. No. 40,336; and John N. Coulby, Reg. No. 43,565.

Send Correspondence to: Patrick J. Coyne, Esq.
COLLIER, SHANNON, RILL & SCOTT, PLLC
3050 K Street, N.W.
Washington, D.C. 20007

Direct Telephone Calls to: Patrick J. Coyne, Esq.
(202) 342-8606

Full name of first inventor: Michael Nally

Inventor's signature:  Date: 11/30/99

Residence: 300 Brookmere Court, Ridgewood, NJ 07450

Citizenship: US

Post Office Address: Same as residence

Full name of second inventor: David Rossi

Inventor's signature: 

Date: 11/30/99

Residence: 15 Hidden Valley Road, Newton, NJ 07860

Citizenship: United States

Post Office Address: Same as residence

Full name of third inventor: Beth Shergalis

Inventor's signature: 

Date: 11/30/99

Residence: 67 Mill Street, Bloomfield, NJ 07003

Citizenship: United States

Post Office Address: Same as residence